

**FISERV** | Investment Support Services

**NOTICE OF ADMINISTRATIVE CORRECTION**  
TRADITIONAL, ROTH AND SIMPLE IRA, ACCOUNT AGREEMENTS  
(including Traditional and Roth IRAs without Stretch Provisions)

We recently discovered minor clerical errors in the Traditional IRA Custodial Account Agreement, the Roth IRA Custodial Account Agreement, and the SIMPLE IRA Custodial Account Agreement that were sent to existing clients in October of 2008 and used to establish new accounts from that date forward. Please make note of the following corrections.

The first sentence of Article XVII, Section 17.1 of the Traditional IRA Custodial Account Agreement titled No Responsibility for Participant Action should read as follows:

"The Custodian shall not have any obligation or responsibility with respect to any act of, or failure to act, on the part of a Participant or his duly authorized agent, or, if the Participant is deceased, on the part of the Beneficiary or his duly authorized agent."

The second sentence of Article XIII, Section 13.2 in both the Traditional IRA Custodial Account Agreement titled Custodian Limitation on Liability and Article XII, Section 12.2 of the SIMPLE IRA Custodial Account Agreement should read as follows:

"The Custodian shall not be liable for the acts or omissions of the Participant or his agent or the sponsor of any investment."

*This Notice is part of your IRA Custodial Account Agreement. Please file it with your records. Thank you.*

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W E C O U N T  
L I N A  
T H U R S D A Y  
G R E E S S  
W E E K E N D



October 3, 1997

Mr. David Gross  
7248 Ballantrae Ct  
Boca Raton, FL 33496

Re: Transfer to Account #940091-0001

New Account/Transfer Information Request

RECEIVED  
Oct 14 1997  
RETIREMENT ACCOUNTS, INC.

10/14/97

Heather Austin

300 N. Neff Dr.

Greenwood

SC 29640

10/14/97

Heather Austin

- 1. The enclosed application/transfer form must include the client's original signature.
- 2. The enclosed transfer form must be signature guaranteed.
- 3. The "Asset List and Instructions" section of the enclosed transfer form must be completed.
- 4. The current custodian cannot locate an account for you with the information provided. Please return a statement copy to us along with the enclosed transfer form or provide us with a valid account number.
- 5. Please provide us with an address for the institution currently holding funds.
- 6. The client information was incomplete on the original application. Please provide us with the following:

Home Phone (      ) \_\_\_\_\_  Business Phone # (      ) \_\_\_\_\_

Name of Country in which you reside: \_\_\_\_\_  Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

- 7. Other: Please indicate either liquidate or reregister (section 4). Please indicate either transfer OR rollover. Also, provide your original signature and return to us.

Thank you!  
If you have any questions, please contact a Customer Service Representative at 800-325-4352.

Sincerely,

*Heather Austin*  
Heather Austin  
Retirement Accounts, Inc.

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DELIVERING HIGH PERFORMANCE SERVICE TO SELF-DIRECTED INDIVIDUAL RETIREMENT ACCOUNTS SINCE 1976

P.O. Box 173785 • Denver, CO • 80217-3785  
303-294-5959 • 800-325-4352 • Fax 303-294-5699



**RETIREMENT  
ACCOUNTS, INC.**



David Gross  
7248 Ballantrae Ct  
Boca Raton FL 33496-1422

Date 3/12/00

TO: Bernard Madoff

ATTN: FRANK

FAX# 212-838-4061

FROM: Retirement Accounts, Inc.  
Phone: 800-325-4352  
Fax: 303-294-5899

Retirement Accounts, Inc. requests that funds be used to meet the following client(s) distribution needs. Please liquidate from the referenced account(s) and forward a check(s) to our address checked below:

Mailing Address:

Retirement Accounts, Inc.  
FBO: (client name & c/c#)  
PO Box 173785  
Denver CO 80217-3785

Overnight Delivery:

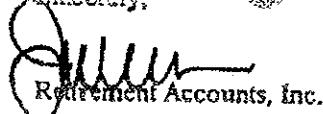
Retirement Accounts, Inc.  
FBO: (client name & c/c#)  
1117<sup>th</sup> Street, Ste 1700  
Denver CO 80202-3323

Client name	RA# Account #	Your Account #	Amount
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David Gross	1400745001	130000	\$45000

Thank you for your prompt attention to this matter. Please call me if you have any questions.

Sincerely,

  
Retirement Accounts, Inc.

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If you have more than one Traditional IRA, you must determine the RMD separately for each IRA. However, you can total these amounts and take the entire amount from any one or more of the IRAs.

It is important to remember that you, as the IRA owner, are responsible for ensuring that you have received a distribution of at least the RMD even if you have provided us with elections or have established a schedule of distributions. You must also ensure that you have sufficient cash in your account to make any requested distribution. We will not automatically liquidate or reregister assets to meet your RMD. If the required minimum amount is not withdrawn by the appropriate deadline, you may be subject to a 50% IRS penalty on the amount not taken. Please contact your tax advisor with questions on how this may affect you.

Your completed distribution form must be received at Retirement Accounts, Inc. no later than December 1st. If you are requesting a distribution in-kind of illiquid assets, your distribution form must be received by September 1st to ensure timely processing. Distribution forms received after these deadlines will be processed in the order they are received. If we do not receive a completed distribution form requesting a single distribution or requesting the establishment of a schedule of distributions, we will assume you are taking other steps to satisfy your minimum distribution requirement. Clients submitting forms after these deadlines risk the transaction not being completed by the IRS deadline. If you have not already, please make arrangements with us to withdraw the proper amount from your IRA as soon as possible.

If you have already satisfied your minimum distribution requirements for 2004 or set up a schedule to receive the required amount, you do not need to complete a distribution form. Retirement Accounts, Inc. will continue to make scheduled distributions based on previous instructions received from you, provided there is sufficient cash in your account.

If you have questions about your calculation or any of the information in this letter, or if you need to request a distribution form, please contact us at 800-325-4352. Distribution forms are also available on-line at [www.retirementaccountsinc.com](http://www.retirementaccountsinc.com). We appreciate this opportunity to serve you.

Cordially,

Retirement Accounts, Inc.

# LAWRENCE BELL, CPA

IS PLEASED TO ANNOUNCE THE OPENING OF  
HIS NEW OFFICE LOCATIONS

*Lawrence Bell*

## NEW JERSEY

456 Sylvan Avenue  
Englewood Cliffs, New Jersey 07632  
Phone: (201) 503 0041  
Fax: (201) 503 0103

## FLORIDA

Boca Corporate Center, Suite 107  
2101 Corporate Boulevard  
Boca Raton, Florida 33431  
Phone: (561) 997 0585  
Fax: (561) 997 0759

LARRY@LARRYBELLCPA.COM | Mobile: (201) 618 1513